UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
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PNC Bank, National Association

**Order Filed on December 10, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey**

Case No.: 18-30084 JKS

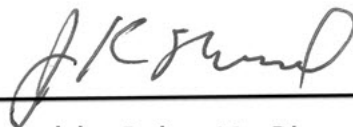In Re:

　　　Anita Marjorie Muller, William Carl Muller

Debtors.

Judge: John K. Sherwood

ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT

　　　The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

DATED: December 10, 2020

JKSherwood

Honorable John K. Sherwood
United States Bankruptcy Court

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Debtors: Anita Marjorie Muller, William Carl Muller
Case No: 18-30084 JKS
Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED
CREDITOR'S CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 219 Highland Avenue, River Vale, NJ, 07675, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and John F. Murano, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 18, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due April 2020 through November 2020 for a total post-petition default of $1,765.44 (1 @ $287.94, 1 @ $292.75, 1 @ $244.89, 1 @ $244.90, 1 @ $236.85, 1 @ $248.91, 1 @ $244.90, 1 @ $232.83, $268.53 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of $1,765.44 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will submit a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2020, directly to Secured Creditor, PNC Bank, N.A. 3232 Newmark Drive, Miamisburg, OH 45342 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of $350.00 in an amount to be included in a post-petition fee notice for attorneys' fees

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.